

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jeffrey T. Rees
Jennifer L. Rees
fka Jennifer L. Ludwig
Debtor(s)

Bankruptcy Case No.: 19-23273-GLT
Issued Per 2/27/2020 Proceeding
Chapter: 13
Docket No.: 34 - 5
Concil. Conf.: February 27, 2020 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 19, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$3,019.00 as of March, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Feb. 27, 2020 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 5 of Americredit, Claim No. 8 of Ross Township Sewage, Claim No. 17 of Roundpoint Mortgage .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: February 28, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jeffrey T. Rees
 Jennifer L. Rees
 Debtors

Case No. 19-23273-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 3
 Total Noticed: 49

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db/jdb
 cr +Jeffrey T. Rees, Jennifer L. Rees, 302 Aprilmae Way, Pittsburgh, PA 15237-2748
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +Ross Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building,
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 15107613 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 15107614 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 15140325 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15107618 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 15107617 +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
 15147530 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
 15107625 +FRDM/Citibank, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 Saint Louis, MO 63179-0034
 15107626 +FRDM/Littman/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
 15125597 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15107631 +Michelle L. Sanginiti, Esq., Faloni & Associates, LLC, 1200 Veterans Highway Suite B2,
 Bristol, PA 19007-2525
 15127372 +Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 15107634 #+RoundPoint Mortgage Servicing Corp., 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 15107635 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,
 Charlotte, NC 28219-9409
 15148211 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
 15107640 +Weinberg & Associates, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 29 2020 03:09:24
 Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853,
 Arlington, TX 76096-3853
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 29 2020 03:16:27
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15121612 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 29 2020 03:09:24
 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853,
 Arlington, TX 76096
 15107612 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 29 2020 03:09:24
 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
 15107611 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 29 2020 03:09:24
 AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
 15107615 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:18:00 Capital One,
 15000 Capital One Dr, Richmond, VA 23238
 15107616 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:18:01 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15117251 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:18:00
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15107619 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 29 2020 03:09:32
 Comenity Bank/New York & Co., Po Box 182789, Columbus, OH 43218-2789
 15107620 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 29 2020 03:09:32 Comenitybank/New York,
 Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
 15107623 E-mail/Text: mrdiscen@discover.com Feb 29 2020 03:09:05 Discover Financial,
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
 15107621 E-mail/Text: mrdiscen@discover.com Feb 29 2020 03:09:05 Discover Financial, PO Box 15316,
 Wilmington, DE 19850
 15111091 E-mail/Text: mrdiscen@discover.com Feb 29 2020 03:09:05 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15146646 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 29 2020 03:11:34 Duquesne Light Company,
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15146192 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 29 2020 03:10:49 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617
 15107627 +E-mail/Text: bncnotices@becket-lee.com Feb 29 2020 03:09:11 Kohls/Capital One,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 15107628 +E-mail/Text: bncnotices@becket-lee.com Feb 29 2020 03:09:11 Kohls/Capital One,
 Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
 15140086 E-mail/PDF: resurgentbknofications@resurgent.com Feb 29 2020 03:16:35 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15107630 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 29 2020 03:16:34
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 15107629 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 29 2020 03:16:35
 LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 49

Date Rcvd: Feb 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15107632 +E-mail/PDF: pa_dc_claims@navient.com Feb 29 2020 03:16:30 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
15107633 +E-mail/PDF: pa_dc_claims@navient.com Feb 29 2020 03:18:10 Navient, Attn: Bankruptcy,
Po Box 9640, Wilkes-Barre, PA 18773-9640
15124084 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Feb 29 2020 03:08:31
Navient Solutions, LLC, on behalf of, Ascendium Education Solutions Inc, PO BOX 8961,
Madison, WI 53708-8961
15147644 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 29 2020 03:18:11
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15111689 E-mail/PDF: resurgentbknofications@resurgent.com Feb 29 2020 03:16:34
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
15143001 E-mail/Text: bnc-quantum@quantum3group.com Feb 29 2020 03:09:46
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15107637 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:50 Synch/Levin Furniture,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107636 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:01 Synch/Levin Furniture,
Po Box 965036, Orlando, FL 32896-5036
15108376 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:01 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15107639 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:02 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107638 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 03:17:02 Synchrony Bank/ Old Navy,
Po Box 965005, Orlando, FL 32896-5005

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RoundPoint Mortgage Servicing Corporation
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15122190* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., DBA GM Financial,
P.O Box 183853, Arlington, TX 76096)
15107624* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316,
Wilmington, DE 19850)
15107622* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Pob 15316, Wilmington, DE 19850)
TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Ross Township jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor Jeffrey T. Rees julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@st
eidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-ste
inberg.com

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 49

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth Steidl on behalf of Joint Debtor Jennifer L. Rees julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8